

Ex.‘5’



Shellpoint

Mortgage Servicing



Phone Number: 866-825-2174

Fax: 866-467-1187

Email: Lossmitigation@shellpointmtg.com

S-SFRECS20 L-090 R-106
P5BG9000400083 - 673569301 I00166
MELANI SCHULTE
9811 W. CHARLESTON BLVD
STE 2-351
LAS VEGAS NV 89117-7528

Current Servicer:	Shellpoint Mortgage Servicing
Loan Number:	0568476861
Principal Balance:	\$128,870.89

02/02/2016

SCANNED

Dear Melani Schulte:

We have assigned a Specialist to assist you throughout the Loss Mitigation process concerning your mortgage loan. We will perform an evaluation of your financial condition and determine your qualifications for all alternatives that may be applicable for this account.

As of the date of this letter, the account balance is \$128,870.89. Because of interest, late charges, and other charges that may vary from day to day, the amount due on the day you pay may be greater.

Should you have any questions, you may contact Evan Chiang directly at 866-825-2174 ext. 7643 Monday through Thursday between the hours of 8:00AM-6:00PM, Friday between the hours of 8:00AM-5:00PM, and Saturday between the hours of Eastern Standard Time. You may fax documentation to us at 866-467-1137. Please reference your loan number when contacting us regarding this request.

Si usted no entiende el contenido de esta carta, por favor contacte a uno de nuestros representantes que hablan español al número 866-825-2174.

Sincerely,
Evan Chiang
Shellpoint Mortgage Servicing
Loss Mitigation Department
866-825-2174 ext. 7643

Please read the following important notices as they may affect your rights.

This is an attempt to collect a debt and any information obtained will be used for that purpose. This communication is from a debt collector.

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy.

Attention Servicemembers and Dependents: The federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including interest rate protections and prohibiting foreclosure under most circumstances during and twelve months after the servicemember's military or other service. Counseling for covered servicemembers is available from Military OneSource and the United States Armed Forces Legal Assistance or other similar agencies.

SEE REVERSE SIDE OR ATTACHED FOR AN IMPORTANT STATEMENT OF YOUR RIGHTS.

P 1000001 A-0568476861 001230101J0400

Lea por favor las siguientes avisos importantes que puedan afectar sus derechos.

El objeto de la presente notificación es gestionar el cobro de la deuda, y toda información obtenida será utilizada a tal fin. La presente comunicación proviene de un agente de cobro de deudas.

Si usted es un cliente en situación de bancarrota o un cliente que ha recibido una eliminación de esta deuda por bancarrota: tenga en cuenta que esta notificación tiene como fin informarle sobre el estado de su préstamo hipotecario. Este aviso no constituye una exigencia de pago ni un aviso de responsabilidad civil contra ninguno de los destinatarios de la presente notificación, que pudiere haber recibido un descargo de este tipo de deuda de conformidad con la legislación vigente sobre bancarrota o que pudiera ser objeto de suspensión automática en virtud del Artículo 362 del Código de Bancarrota de los Estados Unidos. No obstante, puede ser una notificación de una posible aplicación de gravamen sobre la propiedad como garantía, que aún no ha sido descargada en su proceso de bancarrota.

Atención uniformados y dependientes: la Ley federal de Ayuda Civil para Uniformados y algunas leyes estatales brindan importantes protecciones para usted, que incluyen protecciones para las tasas de interés y la prohibición de las ejecuciones hipotecarias en la mayoría de las circunstancias durante y doce meses después del servicio militar u otro tipo de servicio. Hay consejería para los uniformados disponible de Military OneSource y de United States Armed Forces Legal Assistance (Asistencia jurídica para las Fuerzas Armadas de los Estados Unidos) u otros organismos similares.

USPS CERTIFIED MAIL™



S-SFRECS20 L-1100-NV-C R-106
P5022W00200002 - 673747962 I00009

MELANI SCHULTE
1392 ECHO FALLS AVE
LAS VEGAS NV 89183-6377

9214 8969 0070 4231 4780 51

00084010450400



Mortgage Servicing

Phone Number: 866-825-2174

Fax: 866-467-1187

e-Mail: Lossmitigation@shellpointmtg.com



S-SFRECS20 L-1100-NV-C R-106

P5O22W00200002 - 673747962 I00010

MELANI SCHULTE

1392 ECHO FALLS AVE

LAS VEGAS NV 89183-6377

Loan Number:	0568476861
Principal Balance:	\$128,870.89

05/12/2016

NOTICE OF DEFAULT AND INTENT TO ACCELERATE

RE: Deed of Trust/Mortgage Dated: 10/14/2004
Loan #: 0568476861
Property: 1392 Echo Falls Ave
Las Vegas, NV 89123

Dear Melani Schulte:

Under the terms of the Mortgage or Deed of Trust ("Security Instrument") securing your Loan, Shellpoint Mortgage Servicing ("Shellpoint"), referred to herein as Servicer for, THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2004-28CB, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-28CB, ("The Noteholder"), hereby gives notice of the following:

1. You are in default because you have failed to pay the required monthly installments commencing with the payment due 11/01/2012. The last payment that was received from you was on 04/17/2015.
2. As of 05/12/2016, total monthly payments (including principal, interest, and escrow if applicable), late fees, insufficient funds (NSF) fees, and other fees and advances due under the terms of your loan documents in the total amount of \$39,792.43 are past due. This past due amount is itemized below. Currently, your interest rate is 5%. The anticipated date of your next interest rate change is not applicable. If applicable, your account may have additional escrow amounts that have been paid out and are due on the Loan.

If you have any questions about the amounts detailed below, please contact us as soon as possible at 866-825-2174.

PITI for 43 months:	\$39,851.97
Unpaid Late charge(s):	\$35.43
Unpaid Non-sufficient funds charge(s):	\$0.00
Outstanding legal fees and costs:	\$550.00
Unpaid Broker price opinion fees:	\$0.00
Unpaid Inspection fees:	\$13.00
Other Unpaid fees:	\$45.00
Escrow advance (for non-escrowed loans):	\$0.00
Escrow shortage (for escrowed loans):	\$2,344.72
Prepayment Fee:	\$0.00
Total amount due:	\$39,792.43

**Other Fees and Advances include those amounts assessed in accordance with your loan documents, and/or permitted by applicable law, or that were authorized for services rendered. If you need additional information regarding any of these amounts, please contact us at the number provided below.*

SEE REVERSE SIDE OR ATTACHED FOR AN IMPORTANT STATEMENT OF YOUR RIGHTS.

P 1000002 A-0568476861 00084020430000

If you have any reason to dispute the past-due amount listed above, or if you believe your Loan is current, please contact us at the number provided below.

3. Action required to cure the default: You must pay the Total Monthly Payments listed in Paragraph 2 within forty- five (45) days from the date of this notice in order to cure this default. All late fees, NSF fees, and other fees and advances are still valid and will need to be repaid under the terms of your loan documents.

4. If you fail to cure the default within forty- five (45) days from the date of this notice, Shellpoint will accelerate the maturity of the Loan, terminate your credit line if the Loan provides for revolving advances, declare all sums secured by the Security Instrument immediately due and payable, and commence foreclosure proceedings, all without further notice to you. If this happens, Shellpoint will be entitled to collect its expenses incurred in pursuing the remedies provided in the Security Instrument, which may include but not be limited to, allowable foreclosure/attorney fees, and other expenses permitted by applicable law.

5. If permitted by applicable law, you have the right to reinstate after acceleration of the Loan and the right to bring a court action to assert the nonexistence of a default, or any other defense to acceleration, foreclosure, and sale. However, the amount required to reinstate may be higher than what is owed under Paragraph 2 above due to additional fees and charges that we are entitled to collect under the Loan, including attorney fees related to any foreclosure action we initiate.

6. Please remit the total amount due, shown in Paragraph 2 above, to the remittance address listed below.

Shellpoint Mortgage Servicing
P.O. Box 740039
Cincinnati, OH 45274-0039

Except as required by law, we are under no obligation to accept less than the full amount owed. If you send us less than the full amount owed, we may in our sole discretion apply such partial payment to your Loan without waiving any default or waiving our right to accelerate the Loan and continue with foreclosure proceedings in accordance with Paragraph 4 above.

7. If you are unable to pay the amount past due, Shellpoint has a variety of homeowners assistance programs that might help you resolve your default and avoid foreclosure such as a modification, short sale, or deed-in-lieu; however, we need to talk with you to discuss these options and determine which of them might be appropriate for your circumstances. Please call us as soon as possible at 866-825-2174.

8. While the Loan remains in default, we will perform certain tasks to protect our interest in the Property, including visits to your Property at regular intervals during the default. This will be done to determine, as of the date of the inspection, the property condition, occupancy status, and possibly your plans for curing the default and paying this Loan on time. You should anticipate that any costs incurred by Shellpoint Mortgage Servicing will be added to the amount you now owe if permitted by your loan documents or applicable law.

9. You have the right to request copies of your promissory note or other evidence of indebtedness. In addition, you may also request copies of your mortgage, assignment, and most recent payment history.

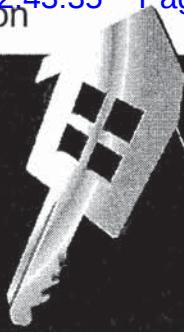
Shellpoint offers homeownership counseling services to borrowers in some areas. Counseling is also Available through a variety of nonprofit organizations experienced in homeownership counseling and approved by the Secretary of Housing and Urban Development (HUD). A listing of such organizations may be obtained by calling HUD toll-free at (800) 569-4287 or at www.hud.gov.

Sincerely,

Shellpoint Mortgage Servicing

Enclosure: Federal Trade Commission Pamphlet

A note to Homeowners



Facing foreclosure? Scammers are targeting people having trouble paying their mortgages. Some claim to be able to “rescue” homeowners from foreclosures, while others promise loan modifications – for a fee. **The Federal Trade Commission**, the nation’s consumer protection agency, wants you to know how to avoid scams that could make your housing situation go from bad to worse.

Don’t Get Hit by a Pitch.

“We can stop your foreclosure!”

“97% success rate!”

“Guaranteed to save your home!”

These kinds of claims are the tell-tale signs of a foreclosure rip-off. Steer clear of anyone who offers an easy out.

Don’t Pay for a Promise.

Don’t pay any business, organization, or person who promises to prevent foreclosure or get you a new mortgage. These so-called “foreclosure rescue companies” claim they can help save your home, but they’re out to make a quick buck. Some may request hefty fees in advance – and then stop returning your calls. Others may string you along before disclosing their charges. Cut off all dealings if someone insists on a fee.

Send Payments Directly.

Some scammers offer to handle financial arrangements for you, but then just pocket your payment. Send your mortgage payments ONLY to your mortgage servicer.

Don’t Pay for a Second Opinion.

Have you applied for a loan modification and been turned down? Never pay for a “second opinion.”

Imitations = Frustrations.

Some con artists use names, phone numbers, and websites to make it look like they’re part of the government. If you want to contact a government agency, type the web address directly into your browser and look up any address you aren’t sure about. Use phone numbers listed on agency websites or in other reliable sources, like the Blue Pages in your phone directory. Don’t click on links or open any attachments in unexpected emails.

Talk to a HUD-Certified Counseling Agency – For Free.

If you’re having trouble paying your mortgage or you’ve already gotten a delinquency notice, free help is a phone call away. Call **1-888-995-HOPE** for free personalized advice from housing counseling agencies certified by the U.S. Department of Housing and Urban Development (HUD). This national hotline – open 24/7 – is operated by the Homeownership Preservation Foundation, a nonprofit member of the HOPE NO Alliance of mortgage industry members and HUD-certified counseling agencies. For free guidance online, visit **www.hopenow.com**. For free information on the President’s plan to help homeowners, visit **www.makinghomeaffordable.gov**.



Federal Trade Commission
ftc.gov/MoneyMatters

Call

1-888-995-HOPE

for free personalized guidance from housing counseling agencies certified

by the U.S. Department of Housing and Urban Development. The

Homeowner's HOPE™ Hotline – open 24/7 – is operated by the

Homeownership Preservation Foundation, a nonprofit member of the

HOPE NOW Alliance of mortgage industry members and

HUD-certified counseling agencies. Or visit

www.hopenow.com

For free information on the President's plan to help homeowners, visit

www.makinghomeaffordable.gov



Support & Guidance For Homeowners



If you have submitted a complete borrower response package and are currently in an active loss mitigation review, you will not be referred to foreclosure. If your loss mitigation application is denied or you fail to meet the terms of the new loss mitigation agreement, then you may be referred to foreclosure or continue with the foreclosure process.



Please read the following important notices as they may affect your rights.

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If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy.

Attention Servicemembers and Dependents: The federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including interest rate protections and prohibiting foreclosure under most circumstances during and twelve months after the servicemember's military or other service. Counseling for covered servicemembers is available from Military OneSource and the United States Armed Forces Legal Assistance or other similar agencies.

The following is a Spanish translation of the information previously provided:

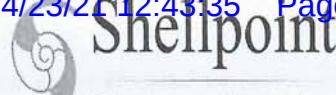
Lea por favor las siguientes avisos importantes que puedan afectar sus derechos.

El objeto de la presente notificación es gestionar el cobro de la deuda, y toda información obtenida será utilizada a tal fin. La presente comunicación proviene de un agente de cobro de deudas.

Si usted es un cliente en situación de bancarrota o un cliente que ha recibido una eliminación de esta deuda por bancarrota: tenga en cuenta que esta notificación tiene como fin informarle sobre el estado de su préstamo hipotecario. Este aviso no constituye una exigencia de pago ni un aviso de responsabilidad civil contra ninguno de los destinatarios de la presente notificación, que pudiese haber recibido un descargo de este tipo de deuda de conformidad con la legislación vigente sobre bancarrota o que pudiera ser objeto de suspensión automática en virtud del Artículo 362 del Código de Bancarrota de los Estados Unidos. No obstante, puede ser una notificación de una posible aplicación de gravamen sobre la propiedad como garantía, que aún no ha sido descargada en su proceso de bancarrota.

Atención uniformados y dependientes: la Ley federal de Ayuda Civil para Uniformados y algunas leyes estatales brindan importantes protecciones para usted, que incluyen protecciones para las tasas de interés y la prohibición de las ejecuciones hipotecarias en la mayoría de las circunstancias durante y doce meses después del servicio militar u otro tipo de servicio. Hay consejería para los uniformados disponible de Military OneSource y de United States Armed Forces Legal Assistance (Asistencia jurídica para las Fuerzas Armadas de los Estados Unidos) u otros organismos similares.

P.O. BOX 1410
TROY, MI 48099-1410
RETURN SERVICE REQUESTED



ECHO
Mon - Thurs: 8:00AM-6:00PM
Fri: 8:00AM-5:00PM

Mortgage Servicing



Phone Number: 866-825-2174

Fax: 866-467-1187

e-Mail: Lossmitigation@shellpointmtg.com

S-SFRECS20 L-1300-1 R-106
P5TGDT00300016 - 673836114 I00051
MELANI SCHULTE
9811 W. CHARLESTON BLVD
STE 2-351
LAS VEGAS NV 89117-7528

Loan Number:	0568476861
Total Due:	\$40,816.08
Principal Balance:	\$128,870.89

06/27/2016



Notice of Referral to Foreclosure

RE: Deed of Trust/Mortgage Dated: 10/14/2004
Loan #: 0568476861
Property: 1392 Echo Falls Ave
Las Vegas, NV 89123

Dear Melani Schulte:

Your mortgage loan payment is past due and your property may be referred to foreclosure unless immediate action is taken.

You may be able to avoid foreclosure by paying the total amount necessary to bring the account current (see "Important Account Information").

We want to give you important information about the status of your account and discuss next steps. **Be sure you read this letter in its entirety.** It also spells out, in legal terms, why we are moving forward with the foreclosure process and what you may do in response.

We are required to notify you of the following:

1. Right to foreclose:

Shellpoint Mortgage Servicing services the mortgage loan. You signed a promissory note secured by a mortgage, deed of trust or other security instrument. Shellpoint Mortgage Servicing intends to initiate foreclosure action on the mortgaged property. The foreclosure will be conducted in the name of THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2004-28CB, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-28CB ("Noteholder").

Noteholder, directly or through an agent, has possession of the promissory note. Noteholder will enforce the promissory note as transferee in possession. Noteholder is the original mortgagee or beneficiary or the assignee of the mortgage or deed of trust for the referenced loan.

2. Important Account Information as of 06/27/2016:

- A. The total amount needed to reinstate or to bring the account current is: \$40,816.08. Please note this amount is subject to change. Please call us for the most current amount.
- B. The amount of the principal obligation under the mortgage is: \$128,870.89
- C. The date through which the account is paid is: 10/01/2012
- D. The date of last full payment was: 04/17/2015
- E. As of today, you are due for: 11/01/2012
- F. As of today, the interest rate in effect for the loan is: 5%
- G. The date on which the interest rate may next reset or adjust is: Not Applicable
- H. The amount of any prepayment fee to be charged is: \$0.00
- I. The amount of late payment fees included in the above reinstatement amount is: \$106.29

Unless you have directed us not to, we have offered or undertaken loss mitigation efforts with respect to your loan. According to our records:

We have been unable to contact you or we have not yet received a complete initial package/borrower response package from you to consider you for a loan modification.

If your FINANCIAL circumstances have changed, OR if you believe that your application for a modification was denied in error, or if you would like to discuss alternatives to foreclosure INCLUDING A SHORT SALE OR DEED IN LIEU OF FORECLOSURE, please contact us immediately at 866-825-2174.

4. Borrowers Responsibilities:

If you wish to continue to occupy the property, is your responsibility to maintain the property, and continue to pay taxes owed, until a sale or other title transfer action occurs.

If you are considering moving out or abandoning the property, please contact us to discuss alternatives to foreclosure INCLUDING A DEED IN LIEU OF FORECLOSURE under which you may be able to surrender the property in exchange for compensation if eligible.

5. Additional Account Information:

The following information can be obtained by calling our office at 866-825-2174 or sending a written request to the address below.

Shellpoint Mortgage Servicing
P.O. Box 10826
Greenville, SC 29603-0826

- A copy of your payment history from the period the loan was last less than 60 days delinquent to present.
- A copy of the note or lost note affidavit if applicable.
- The name of the investor that holds the loan.
- If we have commenced foreclosure or filed a Proof of Claim, you may obtain copies of any assignments of mortgage or deed of trust required to demonstrate our right to foreclose under applicable state law.

6. Assistance available to you:

We understand that this may be a difficult time for you and that you may have questions about the foreclosure process. If you have questions, or to obtain information regarding your mortgage, please call us at 866-825-2174.

For your benefit and assistance, there are government approved homeownership counseling agencies through the Secretary of Housing and Urban Development (HUD) to help homeowners avoid losing their homes. To obtain a list of approved counseling agencies, please call HUD toll free at (800) 569-4287 or visit www.hud.gov. For a complete list of resources near you, see the attached list of agencies.

This matter is very important. Please give it your immediate attention.

Si usted no entiende el contenido de esta carta, por favor contacte a uno de nuestros representantes que hablan español al número 866-825-2174.

Sincerely,

Shellpoint Mortgage Servicing

Nevada HUD Counselor Network

Agency Name	Phone Number	Address	Web Adress
MONEY MANAGEMENT INTERNATIONAL, HENDERSON	866-232-9080	871 Coronado Center Dr Ste 200 Henderson, Nevada 89052-3977	www.moneymanagement.org
NAVICORE SOLUTIONS-HENDERSON, NV	888-697-7980	2298 W Horizon Ridge Pkwy Ste 109 Henderson, Nevada 89052-2697	www.novadebt.org
CCCS OF SO. NV DBA FINANCIAL GUIDANCE CENTER	702-364-0344	2650 S. Jones Blvd LAS VEGAS, Nevada 89146-5341	www.cccsnevada.org
CCCS OF SO. NV DBA FINANCIAL GUIDANCE CENTER	702-364-0344	1641 E Sunset Suite B110 LAS VEGAS, Nevada 89119-4940	www.cccsnevada.org
CHICANOS POR LA CAUSA - LAS VEGAS	702-207-1614	3685 Pecos-Mcleod LAS VEGAS, Nevada 89121-3805	www.cplc.org
HOUSING FOR NEVADA	702-270-0300	265 E. Warm Springs Rd, Suite 107 LAS VEGAS, Nevada 89119-4230	www.housingfornevada.org
NACA (NEIGHBORHOOD ASSISTANCE CORPORATION OF AMERICA) LAS VEGAS, NV	702-362-6199	3030 S Jones Blvd Ste 103 Las Vegas, Nevada 89146-6793	www.naca.com
NEVADA LEGAL SERVICES, INC.	702-386-0404	530 S 6th St Las Vegas, Nevada 89101-6918	www.nlslaw.net
REBUILDING ALL GOALS EFFICIENTLY	702-657-1259	2901 El Camino Ave Las Vegas, Nevada 89102	
SOUTHERN NEVADA REGIONAL HOUSING AUTHORITY (SNRHA)	702-922-6900	340 N 11th St Las Vegas, Nevada 89101-3125	
SPRINGBOARD - LAS VEGAS	855-736-7728	215 E. Warm Springs Road LAS VEGAS, Nevada 89119-4247	www.homeownership.org
WOMEN'S DEVELOPMENT CENTER	702-796-7770	4020 Pecos McLeod LAS VEGAS, Nevada 89121-4350	www.wdclv.org
COMMUNITY SERVICES OF NEVADA (CSN)	702-307-1710	730 W Cheyenne Ave Ste 10 N Las Vegas, Nevada 89030-7849	www.csnv.org
NEIGHBORHOOD HOUSING SERVICES OF SOUTHERN NEVADA	702-649-0998	1849 Civic Center Dr North Las Vegas, Nevada 89030-7131	www.nhssn.org
NEVADA PARTNERS, INC.	702-924-2173	710 W Lake Mead Blvd North Las Vegas, Nevada 89030-4067	www.nevadapartners.org
CCCS OF SO. NV DBA FINANCIAL GUIDANCE CENTER	775-337-6363	3100 Mill Street Suite 111 RENO, Nevada 89502-2217	www.cccsnevada.org
NEVADA LEGAL SERVICES, INC.	775-284-3491	204 Marsh Suite 101 RENO, Nevada 89509-1652	www.nlslaw.net



If you have submitted a complete borrower response package and are currently in an active loss mitigation review, you will not be referred to foreclosure. If your loss mitigation application is denied or you fail to meet the terms of the new loss mitigation agreement, then you may be referred to foreclosure or continue with the foreclosure process.

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P.O. BOX 1410
TROY, MI 48099-1410
RETURN SERVICE REQUESTED



Phone Number: 866-825-2174

Fax: 866-467-1187

e-Mail: Lossmitigation@shellpointmtg.com

S-SFRECS20 L-1303 R-106
P5WT6C00300467 - 673892352 I00934
MELANI SCHULTE
9811 W. CHARLESTON BLVD
STE 2-351
LAS VEGAS NV 89117-7528

Loan Number:	0568476861
Principal Balance:	\$128,870.89
Property:	1392 Echo Falls Ave Las Vegas, NV 89123

RECEIVE

AUG 04 2016

BY:

07/25/2016

Dear Melani Schulte:

The above referenced mortgage loan serviced by Shellpoint Mortgage Servicing (“Shellpoint”), on the above referenced property is in default and foreclosure proceedings have or may soon commence. Because you have not taken steps to resolve the delinquency, we have been instructed by the owner of your mortgage loan to commence foreclosure.

In addition to foreclosing on the property, the owner of the mortgage loan may seek a deficiency judgment against you if the proceeds from the foreclosure sale do not pay off the amount you owe on the mortgage loan.

Foreclosure Alternatives

If you are unable to pay your mortgage loan because of a financial hardship, there are options that may be available to you—such as a loan modification or other foreclosure alternatives, including short sale or deed-in-lieu of foreclosure.

You may have received a Borrower Solicitation Package. It is not too late for you to be evaluated for an alternative to foreclosure even if you previously expressed that you were not interested in a foreclosure alternative. If you did not receive or no longer have in your possession the Borrower Solicitation Package, you should contact Shellpoint to obtain another package. You can contact Krystle Trotter at the telephone number and address listed below.

Shellpoint Mortgage Servicing
ATTN: Loss Mitigation Department
P.O. Box 10826
MS: 157
Greenville, SC 29603-0826
Telephone: 888-579-9598 ext. 7482

Your Borrower Response Package must be completed and sent to Shellpoint in order to be considered for alternatives to foreclosure. Shellpoint's contact information for submitting a complete Borrower Response Package is below:

Shellpoint Mortgage Servicing
ATTN: Loss Mitigation Department
P.O. Box 10826
MS: 157
Greenville, SC 29603-0826
Telephone: 888-579-9598 ext. 7482

If you have been previously denied a loan modification, and you are contemplating an appeal or have a pending appeal of this denial, you may submit a loan modification application in lieu of this appeal within 30 days after the date of this notice.

HUD-approved counselors are available to provide you with the information and assistance you may need to avoid foreclosure. You can use the search tool at <http://www.hud.gov/offices/hsg/sfh/hcc/fc/> to find a counselor near you or by calling 1(888)995-HOPE (4673).

Sincerely,
Shellpoint Mortgage Servicing

This is an attempt to collect a debt and any information obtained will be used for that purpose. This communication is from a debt collector.

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy.

Attention Servicemembers and Dependents: The federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including interest rate protections and prohibiting foreclosure under most circumstances during and twelve months after the servicemember's military or other service. Counseling for covered servicemembers is available from Military OneSource and the United States Armed Forces Legal Assistance or other similar agencies.

The following is a Spanish translation of the information previously provided:

Lea por favor las siguientes avisos importantes que puedan afectar sus derechos.

El objeto de la presente notificación es gestionar el cobro de la deuda, y toda información obtenida será utilizada a tal fin. La presente comunicación proviene de un agente de cobro de deudas.

Si usted es un cliente en situación de bancarrota o un cliente que ha recibido una eliminación de esta deuda por bancarrota: tenga en cuenta que esta notificación tiene como fin informarle sobre el estado de su préstamo hipotecario. Este aviso no constituye una exigencia de pago ni un aviso de responsabilidad civil contra ninguno de los destinatarios de la presente notificación, que pudiese haber recibido un descargo de este tipo de deuda de conformidad con la legislación vigente sobre bancarrota o que pudiera ser objeto de suspensión automática en virtud del Artículo 362 del Código de Bancarrota de los Estados Unidos. No obstante, puede ser una notificación de una posible aplicación de gravamen sobre la propiedad como garantía, que aún no ha sido descargada en su proceso de bancarrota.

Atención uniformados y dependientes: la Ley federal de Ayuda Civil para Uniformados y algunas leyes estatales brindan importantes protecciones para usted, que incluyen protecciones para las tasas de interés y la prohibición de las ejecuciones hipotecarias en la mayoría de las circunstancias durante y doce meses después del servicio militar u otro tipo de servicio. Hay consejería para los uniformados disponible de Military OneSource y de United States Armed Forces Legal Assistance (Asistencia jurídica para las Fuerzas Armadas de los Estados Unidos) u otros organismos similares.



17100 Gillette Avenue
Irvine, CA 92614
(949) 252-8300 fax (949) 752-7091

DATE: August 25, 2016

MELANI SCHULTE
1392 ECHO FALLS AVENUE
LAS VEGAS, NV 89123

Reinstatement / Pay Off Demand

TRUSTEE SALE #: NV08000328-16
LOAN #: 0568476861
PROPERTY: 1392 ECHO FALLS AVENUE, LAS VEGAS, NV 89123

To Whom It May Concern:

With regards to the above referenced file our office is handling, enclosed please find our REINSTATEMENT and/or PAY OFF Demand, which you have requested.

Please be advised that this loan is currently in foreclosure and/or bankruptcy and the figures provided herewith are subject to change at any time due to additional fees and costs relating to the foreclosure/bankruptcy proceeding may accrue before the "good through/expiration date" of the Demand.

Please note that by providing this Demand to you with a "good through/expiration date", no deadlines are waived, postponed and/or tolled, including, but not limited to, Trustee's sale dates and statutory reinstatement/pay off dates.

You must pay the total amount due stated in the Demand (in the form of a cashier's check only) on or before the expiration date in order to REINSTATE and/or PAY OFF this loan. Please review the attached document(s) for specific payment instructions.

**** IMPORTANT ****

THESE FIGURES ARE SUBJECT TO FINAL VERIFICATION UPON RECEIPT OF FUNDS

Please feel free to contact our office if you should have any questions or concerns.

Sincerely,

TRUSTEE CORPS

[Enclosure (s)]



Date: August 25, 2016 T.S. #: NV08000328-16 Loan #0568476861 Beneficiary: New Penn Financial, LLC DBA Shellpoint Mortgage
Servicing
Prepared By: MA

REINSTATEMENT DEMAND

Payments	\$42,632.34
Total Corp. Adv/Late/NSF/Atty Fees	\$837.15
Unapplied Balance	\$-702.97
Trustee Fees	\$457.50

TOTAL amount due to REINSTATE loan: \$43,224.02

**** IMPORTANT ****
THESE FIGURES ARE SUBJECT TO FINAL VERIFICATION UPON RECEIPT OF FUNDS

[Please note the following:]

THIS STATEMENT EXPIRES ON: 08/31/2016 @ 3:00p.m.

PLEASE BE ADVISED THAT YOU MUST CONTACT OUR OFFICE AT LEAST 1-BUSINESS DAY PRIOR TO SENDING IN FUNDS FOR AN UPDATE ON THE TOTAL AMOUNT DUE TO REINSTATE THIS LOAN. TRUSTEE CORPS WILL NOT ACCEPT ANY FUNDS UNLESS THE TOTAL AMOUNT DUE IS VERIFIED PRIOR TO THE EXPIRATION DATE OF THIS DEMAND. TRUSTEE CORPS WILL NOT BE RESPONSIBLE FOR ANY SHORTAGE OF FUNDS. TRUSTEE CORPS AND THE LENDER ON THIS LOAN HAVE THE RIGHT TO REJECT AND RETURN ANY FUNDS, WHICH ARE NOT ADEQUATE TO REINSTATE THE DEFAULT.

You must provide proof that the following items are paid current (prior to tendering funds):

- SENIOR LIENS
- PROPERTY TAXES
- FIRE INSURANCE

Signed by:

Approved by:

Reinstatement/Pay Off Department

REGARDING REINSTATEMENTS AND/OR PAY OFFS SENT TO TRUSTEE CORPS:

- TRUSTEE CORPS will only accept CASH or CASHIER'S CHECKS made payable in U.S. Dollars to TRUSTEE CORPS.
- NO personal checks, NO Title Company, NO Escrow Company, NO business checks or NO wire transfers will be accepted.
- TRUSTEE CORPS must verify all amounts due with the beneficiary prior to your tendering funds. You must contact TRUSTEE CORPS at least 1-business day before sending in funds.
- Funds must be delivered to TRUSTEE CORPS at: 17100 Gillette Ave., Irvine, CA 92614
- Please direct any correspondence to: REINSTATEMENT / PAY OFF DEPARTMENT; rprequests@trustee-corps.com



PLEASE READ

(Important)

As you know, you are requesting the amount to reinstate or pay off a loan that is in foreclosure. Based on this situation, our company has strict requirements, which are listed below:

- Please allow adequate time when making your requests. On average this process takes between 7 to 21 business days to complete. The time period might be longer or shorter depending on the Lender and the volume of requests received.
- **Only cash or cashier's checks will be accepted to cure the default.**
- **No personal checks, No escrow company checks, No title company checks, No business checks, No trust fund checks and No wire transfers will be accepted.** If you have any questions regarding this requirement, please contact our office before tendering funds.
- We do not automatically issue updates or per diem interest amounts on processed demands without a new request. Each time a demand needs to be updated, a new request must be made to the Lender.
- You must contact our office at least 1-business day prior to tendering funds.
- We reserve the right to return any funds that are not adequate to reinstate or pay off the default on this loan. **TRUSTEE CORPS AND THE LENDER ON THIS LOAN HAVE THE RIGHT TO ADJUST THESE FIGURES AND REFUSE ANY FUNDS WHICH ARE INSUFFICIENT TO PAY THE LOAN IN FULL OR REINSTATE FOR ANY REASON, INCLUDING BUT NOT LIMITED TO ERROR IN CALCULATION, PREVIOUSLY DISHONORED CHECKS OR MONEY ORDERS, OR ADDITIONAL DISBURSEMENTS MADE BETWEEN THE DATE OF THIS PAYOFF STATEMENT AND THE RECEIPT OF FUNDS.**

* IMPORTANT: Some of the fees and costs listed above may not actually be incurred, if you payoff on the date of this letter or if events we anticipate will happen do not occur. We only require that you pay the fees and costs actually incurred as of the date of your payment. If for whatever reason your payment includes any anticipated fee or cost or other item but the actual amount due on the date of payment is less, any excess amount will be returned to you.

USPS CERTIFIED MAIL

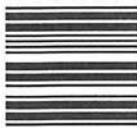
Trustee Corps.
17100 Gillette Ave,
Irvine CA 92614



9214 8901 5101 3903 3933 26

Trustee Sale Number:
NV08000328-16-2
9214890151013903393326

G
3



RECEIVED

AUG 30 2016

BY:

NV08000328-16-2
MELANI SCHULTE
9811 W CHARLESTON BLVD #2-351
LAS VEGAS, NV 89117

Inst #: 20160906-0003113
Fees: \$18.00
N/C Fee: \$25.00
09/06/2016 02:56:51 PM
Receipt #: 2865162
Requestor:
ORDM - TSG
Recorded By: CDE Pgs: 2
DEBBIE CONWAY
CLARK COUNTY RECORDER

RECORDING COVER PAGE

APN 177-26-211-146

SUBSTITUTION OF TRUSTEE

Trustee Sale No. NV08000328-16-1

Title Order No. 02-16046291

RECORDING REQUESTED BY:

OLD REPUBLIC TITLE

RETURN TO:

**TRUSTEE CORPS
17100 Gillette Ave
Irvine, CA 92614**

This page provides additional information required by NRS 111.312 Sections 1-2.

Trustee Sale No. NV08000328-16-1

Commonly known as: 1392 ECHO FALLS AVENUE, LAS VEGAS, NV 89123

Title Order No. 02-16046291

SUBSTITUTION OF TRUSTEE

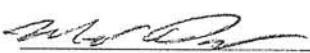
WHEREAS, MELANI SCHULTE, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY was the original Trustor(s), CTC REAL ESTATE SERVICES was the original Trustee and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as nominee for COUNTRYWIDE HOME LOANS, INC., its successors and assigns, was the original Beneficiary under that certain Deed of Trust dated October 14, 2004 and recorded on October 18, 2004, as Instrument No. 20041018-0004433, of official records in the Office of the Recorder of Clark County, Nevada;

WHEREAS, the undersigned current Beneficiary, desires to substitute a new Trustee under said Deed of Trust in place of and instead of said original Trustee, or Successor Trustee, thereunder in the manner in said Deed of Trust provided;

NOW THEREFORE, the undersigned hereby substitutes **TRUSTEE CORPS**, whose address is 17100 Gillette Ave, Irvine, CA 92614, as Trustee under said Deed of Trust.

Dated: 8/24/16

New Penn Financial, LLC DBA Shellpoint Mortgage Servicing as Attorney in Fact for The Bank of New York Mellon FKA The Bank of New York as Trustee for the Certificateholders of CWALT, Inc. Alternative Loan Trust 2004-28CB, Mortgage Pass-Through Certificates, Series 2004-28CB


By:

Michael Diaz - Foreclosure Specialist

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document, to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of Texas

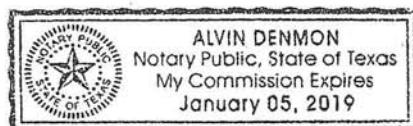
County of Harris

On 8/24/16 before me, Alvin Denmon Notary Public,
personally appeared Michael Diaz, who proved to me on the basis
of satisfactory evidence to be the person whose name is subscribed to the within instrument and
acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her
signature on the instrument the person, or the entity upon behalf of which the person acted, executed the
instrument.

I certify under PENALTY OF PERJURY under the laws of the State of Texas that the
foregoing paragraph is true and correct.

WITNESS my hand and official seal


Notary Public Signature



50
20021029
.02753

Substitution of Trustee

7230937
Loan No: 2006803452

T.S. No.: 1045973-03

APN: 177-26-24-140

WHEREAS, CHRISTINA A. MARANO A MARRIED WOMAN , was the original Trustor, FIRST AMERICAN TITLE CO. OF NEVADA was the original Trustee,

and UNIVERSAL MORTGAGE CORPORATION was the original Beneficiary under that certain Deed of Trust dated March 01, 2000 and recorded on March 03, 2000 as Instrument No. 00344, in Book 20000303, Page XX of Official Records of CLARK County, Nevada, and

WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust, and

WHEREAS, the undersigned desires to substitute a new Trustee under Deed of Trust in the place and stead of said present Trustee thereunder, in the manner in said Deed of Trust provided,

NOW, THEREFORE, the undersigned hereby substitutes
CAL-WESTERN RECONVEYANCE CORPORATION
525 EAST MAIN STREET
P.O. BOX 22004
EL CAJON CA 92022-9004
As a Trustee under said Deed of Trust

Whenever the context hereof so required, the masculine gender includes the feminine and/or neuter, and the singular number includes plural.

Substitution of Trustee

20021029
02753

Loan NO: 2006803452
 T.S. NO: 1045973-03

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

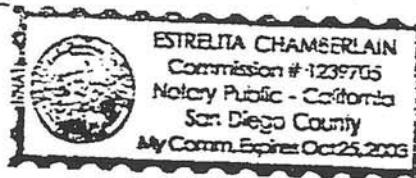
Dated 9-03-02

BANK OF AMERICA, N.A.
 by Cal-Western Reconveyance Corporation as Atty-in-Fact

A.R. Thomas
 x _____
 A.R. Thomas, Vice President
Ivonne J. Wheeler
 x _____
 Ivonne J. Wheeler, Assistant Vice President

STATE OF California
 COUNTY OF San Diego

On 9-03-02 before me,
 the undersigned, a Notary Public in and said state,
 personally appeared A.R. Thomas & Ivonne Wheeler
 personally known to me (or proved to me on the basis of
 satisfactory evidence) to be the person(s) whose name(s)
 is/are subscribed to the within instrument and acknowledged
 to me that he/she/they executed the same in his/her/their
 authorized capacity(ies), and that by his/her/their signature(s)
 on the instrument the person(s), or the entity upon behalf of
 which the person(s) acted, executed the instrument.



WITNESS my hand and official seal.

(this area for official notary seal)

Signature Juan Chamberlain

~~RECORDED BY~~

AND WHEN RECORDED MAIL TO

CAL-WESTERN RECONVEYANCE CORPORATION
 525 EAST MAIN STREET
 P.O. BOX 22004
 EL CAJON CA 92022-9004

SUBN#2
 Rev: 07/14/98
 Page 2 of 2

DARK COUNTY, NEVADA
 JUDITH A. WADDELL, RECORDER
 RECORDED AT REQUEST OF: FINELITY NATIONAL TITLE
 10-29-2002 14:26 PM PAGE COUNT: 2
 OFFICIAL RECORDS
 BOOK/INSTR:20021029-02753 FEE: 15.00
 RPTT: .00

P.O. Box 10826
Greenville, SC 29603-0826



Mon - Thurs: 8:00AM-6:00PM
Fri: 8:00AM-5:00PM

9/7/2016

Melani Schulte
9811 w. charleston blvd
Ste 2-351
Las Vegas, NV 89117

Phone Number: 866-825-2174
Fax: 866-467-1187
e-Mail: LossMitigation@Shellpointmtg.com

Loan#:	568476861
Principal Balance:	\$128,870.89
Property:	1392 Echo Falls Ave Las Vegas, NV 89123

Cooperative Short Sale or Deed-in-Lieu Offer

Dear Borrower(s):

Shellpoint Mortgage Servicing wants to work with you on any possible options to avoid foreclosure. You may eligible for our Cooperative Short Sale Program or the Cooperative Deed-in-Lieu Program. By participating in either of these programs you could earn up to \$23,716.74 in relocation assistance. These programs are specifically designed to help borrowers who are unable to afford their mortgage and want to avoid foreclosure.

Please call us as soon as possible to discuss your participation in one of the following programs:

Cooperative Short Sale Program

- You are eligible to receive up to \$23,716.74 in relocation assistance if you are approved for this program and successfully sell your home
- We will partner with you and your realtor to determine the fair market value of your home and help to set the appropriate listing price
- If an offer is approved, the proceeds will pay off your mortgage, even if it is less than what you currently owe on your mortgage
- We will release you from any further responsibility on the remaining deficiency balance
- Typically, a short sale is less harmful to your credit than a foreclosure

Cooperative Deed-in-Lieu

- You are eligible to receive up to \$23,716.74 in relocation assistance if you are approved for this program and the deed-in-lieu of foreclosure is completed
- In order to qualify, you must be able to provide clear and marketable title with a general warranty deed or local equivalent. In other words, your property must be free of any other liens.
- This program entails the voluntarily transfer of your property ownership to the owner of your mortgage in exchange for a release from your mortgage loan and payments.
- If approved, we will release you from any further responsibility on the remaining deficiency balance
- Typically, a deed-in-lieu is less harmful to your credit than a foreclosure

If you are interested in taking advantage of these offers, you must contact us by 10/7/2016. The offer above is contingent upon approval of either a short sale or deed-in-lieu of foreclosure by Shellpoint Mortgage Servicing. In addition, we reserve the right to modify or revoke the offer after the expiration date. This offer is void if previous settlement arrangements have been made.

Sincerely,
Shellpoint Mortgage Servicing

Please read the following important notices as they may affect your rights.

This is an attempt to collect a debt and any information obtained will be used for that purpose. This communication is from a debt collector.

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy.

Attention Servicemembers and Dependents: The federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including interest rate protections and prohibiting foreclosure under most circumstances during and twelve months after the servicemember's military or other service. Counseling for covered servicemembers is available from Military OneSource (800-342-9647) and the United States Armed Forces Legal Assistance or other similar agencies. For more information please visit the Military OneSource website www.militaryonesource.mil/.

The following is a Spanish translation of the information previously provided:

Lea por favor las siguientes avisos importantes que puedan afectar sus derechos.

El objeto de la presente notificación es gestionar el cobro de la deuda, y toda información obtenida será utilizada a tal fin. La presente comunicación proviene de un agente de cobro de deudas.

Si usted es un cliente en situación de bancarrota o un cliente que ha recibido una eliminación de esta deuda por bancarrota: tenga en cuenta que esta notificación tiene como fin informarle sobre el estado de su préstamo hipotecario. Este aviso no constituye una exigencia de pago ni un aviso de responsabilidad civil contra ninguno de los destinatarios de la presente notificación, que pudiese haber recibido un descargo de este tipo de deuda de conformidad con la legislación vigente sobre bancarrota o que pudiera ser objeto de suspensión automática en virtud del Artículo 362 del Código de Bancarrota de los Estados Unidos. No obstante, puede ser una notificación de una posible aplicación de gravamen sobre la propiedad como garantía, que aún no ha sido descargada en su proceso de bancarrota.

Atención uniformados y dependientes: la Ley Federal de Ayuda Civil para Uniformados y algunas leyes estatales brindan importantes protecciones para usted, que incluyen protecciones para las tasas de interés y la prohibición de las ejecuciones hipotecarias en la mayoría de las circunstancias durante y doce meses después del servicio militar u otro tipo de servicio. Hay consejería para los uniformados disponible de Military OneSource (800-342-9647) y la Asistencia Legal de las Fuerzas Armadas de Estados Unidos o de otras agencias similares. Para más información por favor visite el sitio web de Military OneSource www.militaryonesource.mil/.

P.O. BOX 1410
TROY, MI 48099-1410
RETURN SERVICE REQUESTED



Mortgage Servicing

Phone Number: 866-825-2174

Fax: 866-467-1187

e-Mail: Lossmitigation@shellpointmtg.com

S-SFRECS20 L-1031 R-106
P68MOF00202838 - 501564557 I51068
MELANI SCHULTE
9811 W. CHARLESTON BLVD
STE 2-351
LAS VEGAS NV 89117-7528

Loan Number:	0568476861
Principal Balance:	\$128,870.89
Property:	1392 Echo Falls Ave Las Vegas, NV 89123

RECEIVED

NOV 03 2016

BY:

10/27/2016

Dear Melani Schulte:

We understand that financial circumstances may change from time to time, affecting your ability to meet your obligations. We're concerned about your recently missed mortgage payment and want to offer our assistance in case you are unable to catch up.

We Are Here to Help - Call Us at 866-825-2174

Let us work with you to understand the issues affecting your mortgage payments. We'll explore what assistance may be available to you and discuss the forms and documentation needed to determine if you qualify for an option to avoid foreclosure.

Options May Be Available

The right option for you depends on your individual circumstances. When you provide the required information and documentation about your situation, we can determine if you qualify for temporary or long-term relief, including mortgage options that may allow you to stay in your home or leave your home while avoiding foreclosure. Review the **Information on Avoiding Foreclosure** page for an overview of these options.

Act now and call us 866-825-2174. The sooner you respond, the quicker we can determine whether you qualify for an option to avoid foreclosure.

Getting Started

Remember, you need to take action by calling us at 866-825-2174 right away—or get started by completing and returning the attached Uniform Borrower Assistance Form along with other required documents by 11/26/2016.

Additional Resources

For additional information about preventing foreclosure, avoiding fraud scams and accessing approved counseling at no cost to you.

- Visit Shellpoint's web site at www.shellpointmtg.com
- Visit <http://www.MakingHomeAffordable.gov>.
- Find available HUD-approved housing counselors – Call the US Department of Housing and Urban Development at (800) 569-4287 or visit www.hud.gov/counseling

Sincerely,

Jorge Ulloa, 866-825-2174
Shellpoint Mortgage Servicing("Shellpoint")

Please read the following important notices as they may affect your rights.

This is an attempt to collect a debt and any information obtained will be used for that purpose. This communication is from a debt collector.

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy.

Attention Servicemembers and Dependents: The federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including interest rate protections and prohibiting foreclosure under most circumstances during and twelve months after the servicemember's military or other service. Counseling for covered servicemembers is available from Military OneSource (800-342-9647) and the United States Armed Forces Legal Assistance or other similar agencies. For more information, please visit the Military OneSource website www.militaryonesource.mil/.

The following is a Spanish translation of the information previously provided:

Lea por favor las siguientes avisos importantes que puedan afectar sus derechos.

Esto es un intento de cobrar una deuda y cualquier información obtenida se utilizará para ello. Esta comunicación es de un cobrador de deudas.

Si usted es un cliente en situación de bancarrota o un cliente que ha recibido una descarga de bancarrota de la deuda: tenga en cuenta que este aviso es para informarle de la situación de su préstamo hipotecario. Este aviso no constituye una exigencia de pago ni un aviso de responsabilidad civil contra ninguno de los destinatarios de la presente notificación, que pudiese haber recibido un descargo de este tipo de deuda de conformidad con la legislación vigente sobre bancarrota o que pudiera ser objeto de suspensión automática en virtud de Sección 362 del Código de Bancarrota de los Estados Unidos. No obstante, puede ser una notificación de una posible aplicación de gravamen sobre la propiedad como garantía, que aún no ha sido descargada en su proceso de bancarrota.

Atención Miembros del Servicio Militar y Dependientes: Ley de Amparo Civil para miembros del servicio militar y ciertas leyes estatales proporcionan protecciones importantes para usted, incluyendo protecciones de tasas de interés y prohibiendo la ejecución hipotecaria bajo la mayoría de las circunstancias durante y doce meses después del miembro del servicio militar u otro servicio. Asesoramiento para militares con cobertura está disponible de Military OneSource (800-342-9647) y la Asistencia Legal de las Fuerzas Armadas de Estados Unidos o de otras agencias similares. Para más información por favor visite el sitio web de Military OneSource www.militaryonesource.mil/.

Homeowner Checklist

For Your Information Only - Do Not Return with Your Borrower Response Package



GET STARTED – use this checklist to ensure you have completed all required forms and have the right information.

Step 1	<input type="checkbox"/> Review the information provided to help you understand your options, responsibilities, and next steps: <ul style="list-style-type: none"> <input type="checkbox"/> Avoiding Foreclosure <input type="checkbox"/> Frequent Asked Questions <input type="checkbox"/> Beware of Foreclosure Rescue Scams
Step 2	<input type="checkbox"/> Complete and sign the enclosed Borrower Assistance Form. Must be signed by all borrowers on the mortgage (notarization is not required) and must include: <ul style="list-style-type: none"> <input type="checkbox"/> All income, expenses, and assets for each borrower <input type="checkbox"/> An explanation of financial hardship that makes it difficult to pay the mortgage <input type="checkbox"/> Your acknowledgment and agreement that all information that you provide is true and accurate
Step 3	<input type="checkbox"/> Complete and sign a dated copy of the enclosed IRS Form 4506-T <ul style="list-style-type: none"> <input type="checkbox"/> For each borrower, please submit a signed, dated copy of IRS Form 4506-T (Request for Transcript of Tax Return) <input type="checkbox"/> Borrowers who filed their tax returns jointly may send in one IRS Form 4506-T signed and dated by both joint filers <input type="checkbox"/> Must be fully completed, and cannot have any alterations and the signatory box above signature needs to be checked
Step 4	<input type="checkbox"/> Provide required hardship documentation. This documentation will be used to verify your hardship. <ul style="list-style-type: none"> <input type="checkbox"/> Follow the instructions set forth on the Borrower Assistance Form (attached)
Step 5	<input type="checkbox"/> Provide required income documentation. This documentation will be used to verify your hardship and all of your income (including any alimony or child support that you choose to disclose and rely upon to qualify). <ul style="list-style-type: none"> <input type="checkbox"/> Follow the instructions set forth on the Borrower Assistance Form (attached) <input type="checkbox"/> You may also disclose any income from a household member who is not on the promissory note (non-borrower), such as a relative, spouse, domestic partner, or fiancé who occupies the property as a primary residence. If you elect to disclose and rely upon this income to qualify, the required income documentation is the same as the income documentation required for a borrower. See Page 2 of the Borrower Assistance Form for specific details on income documentation <input type="checkbox"/> For all borrowers, please include two most recent bank statements for all open accounts
Step 6	<input type="checkbox"/> Gather and send completed documents—your Borrower Response Package. You must send in all required documentation listed in steps 2-4 above and summarized below: <ul style="list-style-type: none"> • Borrower Assistance Form (attached) • Form 4506-T (attached) • Income documentation as outlined on Page 2 of the Borrower Assistance Form (attached) • Hardship documentation as outlined on Page 3 of the Borrower Assistance Form (attached) • Current HOA Statements within 60 days (if property is in a Homeowners Association) • Bank Statements (Provide your 2 most recent statements for all banking and investment accounts. Include all statement pages even if they are blank) • Pay Stubs, if a wage earner (Provide at least two paystubs covering a minimum 30 day timeframe. Paystubs cannot be any older than 90 days)
	Please mail all documents above to us: Shellpoint Mortgage Servicing P.O. Box 10826 Greenville, SC 29603-0826

IMPORTANT REMINDERS:

- If you cannot provide the documentation within the time frame provided, have other types of income not specified on Page 2 of the Borrower Assistance Form, cannot locate some or all of the required documents, OR have any questions, please contact us at 866-825-2174.
- Keep a copy of all documents and proof of mailing/emailing for your records. **Don't send original income or hardship documents. Copies are acceptable.**

Questions? Contact us at 866-825-2174

Information on Avoiding Foreclosure

Learn More About Options to Avoid Foreclosure

The variety of options summarized below may help you keep your home. For example, you may be eligible to modify your mortgage, lowering your monthly payment to make it more affordable. Contact us to determine if you qualify.

Depending on your circumstances, staying in your home may not be possible. In this case, a short sale or deed-in-lieu of foreclosure may be a better choice than foreclosure – see the table below for more information.

Don't delay, as failure to take action may result in foreclosure proceedings being initiated on your mortgage.

OPTIONS TO STAY IN YOUR HOME	OVERVIEW	BENEFIT
Reinstatement	Pay the total delinquent amount you owe, either in a lump sum payment and by a specific date, or pay less than the total amount owed followed by a forbearance plan as described below.	Allows you to avoid foreclosure by bringing your mortgage current if you can show you have funds that will become available at a specific date in the future.
Repayment Plan*	Pay back your past-due payments together with your regular payments over an extended period of time.	Allows you time to catch up on late payments without having to come up with a lump sum.
Forbearance Plan*	Make reduced mortgage payments or no mortgage payments for a specific period of time.	Have time to improve your financial situation and get back on your feet.
Modification	Receive modified mortgage terms to make it more affordable or manageable after successfully making payments during a "trial period" (e.g., completing a three month trial period plan) that requires payment of the approximate amount of the modified payment.	Permanently modifies your mortgage so that your payments or terms are more manageable as a permanent solution to a long-term or permanent hardship.
OPTIONS TO LEAVE YOUR HOME	OVERVIEW	BENEFIT
Short Sale	Sell your home and pay off a portion of your mortgage balance when you owe more on the home than it is worth.	Allows you to transition out of your home without going through foreclosure. In some cases relocation assistance may be available.
Deed-in-Lieu of Foreclosure	Transfer the ownership of your property to us.	Allows you to transition out of your home without going through foreclosure. In some cases relocation assistance may be available. This is useful when there are no other liens on your property.

We Want to Help

Take action and gain peace of mind and control of your situation. Complete and return the Borrower Response Package to start the process of getting the help you need now.

Frequently Asked Questions

For Your Information Only - Do Not Return with Your Borrower Response Package



1. Why did I receive this package?

You received this package because we have not received one or more of your monthly mortgage payments and want to help you keep your home if at all possible. We are sending this information to you now so that we can work with you to quickly resolve any temporary or long-term financial challenge you face to making all of your late mortgage payments.

2. Will I be evaluated for the Federal Home Affordable Modification Program (HAMP) when I submit my borrower response package?

You will be evaluated for all available workout options in accordance with the eligibility requirements of Bank of America, N.A., the owner of your mortgage loan. The evaluation is based on whether you are experiencing a temporary or permanent hardship and the duration of your delinquency, and may be impacted by your intention to stay in the property. If you intend to stay in your property and we determine you are not eligible for a refinance, reinstatement, repayment plan, or a forbearance plan, then we will evaluate you under Home Affordable Modification Program (HAMP) prior to evaluation for other loan modifications.

3 What if I don't want to stay in my home anymore?

You may have good reasons for needing to leave your property, such as a job relocation, a divorce, financial hardship due to the death of a borrower, or some other reason preventing you from keeping your property. If you intend to transition out of your home, please indicate that you want to sell or vacate the property on page 1 of the attached Borrower Assistance Form and we may first evaluate you for a short sale or Mortgage Release (deed-in-lieu of foreclosure). Even if you are approved for one of those workout solutions, we may consider you for a mortgage loan modification.

4. Will It cost money to get help?

There should never be a fee from your servicer or qualified counselor to obtain assistance or information about foreclosure prevention options. However, foreclosure prevention has become a target for scam artists. Be wary of companies or individuals offering to help you for a fee, and never send a mortgage payment to any company other than the one listed on your monthly mortgage statement or one designated to receive your payments under a state assistance program.

5. What is foreclosure?

Forfeiture of your home through a legal process where your mortgage company repossesses the property and you will have to move. This process may involve an eviction, you may remain liable for your first lien mortgage debt, and it may be as long as seven years before you are eligible for another loan.

6. What happens once I have sent the Borrower Response Package to you?

We will contact you within three business days of our receipt of your Borrower Response Package to confirm that we have received your package and will review it to determine whether it is complete. Within five business days of receipt of your request, we will send you a notice of incompleteness in the event there is any missing information or documentation that you must still submit. We cannot guarantee that you will receive any (or a particular type of) assistance.

Within 30 days of receipt of a complete Borrower Response Package, we will let you know which foreclosure alternatives, if any, are available to you and will inform you of your next steps to accept our offer. However, if you submit your complete Borrower Response Package less than 37 days prior to a scheduled foreclosure sale date, we will strive to process your request as quickly as possible, but you may not receive a notice of incompleteness or a decision on your request prior to sale. **Please submit your Borrower Response Package as soon as possible.**

7. What happens to my mortgage while you are evaluating my borrower response package?

You remain obligated to make all mortgage payments as they come due, even while we are evaluating the types of assistance that may be available.

FREQUENTLY ASKED QUESTIONS continued

8. Will the foreclosure process begin if I do not respond to this letter?

If you do not respond to our notices to you regarding past due payments, we may refer your loan to foreclosure in accordance with your mortgage loan documents and applicable law.

9. Should I still contact you if I have waited too long and my property has been referred to an attorney for foreclosure?

Yes, the sooner the better!

10. What if my property is scheduled for a foreclosure sale in the future?

If you submit a complete Borrower Response Package and the supporting documents it requires in less than 37 calendar days before a scheduled foreclosure sale, there is no guarantee we can evaluate you for a foreclosure alternative in time to stop the foreclosure sale. Even if we are able to approve you for a foreclosure alternative prior to a sale, a court with jurisdiction over the foreclosure proceeding (if any) or public official charged with carrying out the sale may not halt the scheduled sale.

11. Will my property be sold at a foreclosure sale if I accept a foreclosure alternative?

No. The property will not be sold at a foreclosure sale once you accept a foreclosure alternative, and comply with all requirements.

12. Will my credit score be affected by my late payments or being in default?

The delinquency status of your loan will be reported to credit reporting agencies as well as your entry into a repayment plan, forbearance plan, or trial period plan in accordance with the requirements of the Fair Credit Reporting Act and the Consumer Data Industry Association requirements.

13. Will my credit score be affected if I accept a foreclosure prevention option?

While the effect on your credit will depend on your individual credit history, credit scoring companies generally would consider entering into a plan with reduced payments as increasing your credit risk. As a result, entering into a plan with reduced payments may adversely affect your credit score, particularly if you are current on your mortgage or otherwise have a good credit score.

14. Will my credit report be pulled during a loss mitigation evaluation?

Yes. Shellpoint will pull a credit report to verify information in the course of your evaluation for a foreclosure alternative. Shellpoint will do this in the form of a "soft pull" or "soft inquiry". This has no impact on your scores. Upon request, Shellpoint will provide you with the name and address of the consumer reporting agency that furnished the report. Everyone should check their reports at least annually. It's part of good credit management and completely free from AnnualCreditReport.com.

15. Is foreclosure prevention counseling available?

Yes, HUD-approved counselors are available to provide you with the information and assistance you may need to avoid foreclosure. You can use the search tool at <http://www.hud.gov/offices/hsg/sfh/hcc/fc/> to find a counselor near you or by calling 1(888)995-HOPE (4673).

16. I have seen ads and flyers from companies offering to help me avoid foreclosure for a fee. Can these companies really help?

Foreclosure prevention has become a target for scam artists. We suggest using the HUD web site referenced in question 14 to locate a counselor near you. Also, please refer to the attached document called "Beware of Foreclosure Rescue Scams" for more information.

BEWARE OF FORECLOSURE RESCUE SCAMS - TIPS & WARNING SIGNS
For Your Information Only - Do Not Return with Your Borrower Response Package



Scam artists have stolen millions of dollars from distressed homeowners by promising immediate relief from foreclosure, or demanding cash for counseling services when HUD-approved counseling agencies provide the same services for FREE. If you receive an offer, information or advice that sounds too good to be true, it probably is. Don't let them take advantage of you, your situation, your house or your money. **Remember, help is FREE.**

How to Spot a Scam - beware of a company or person who:

- Asks for a fee in advance to work with your lender to modify, refinance or reinstate your mortgage.
- Guarantees they can stop a foreclosure or get your loan modified.
- Advises you to stop paying your mortgage company and pay them instead.
- Pressures you to sign over the deed to your home or sign any paperwork that you haven't had a chance to read, and you don't fully understand.
- Claims to offer "government-approved" or "official government" loan modifications.
- Asks you to release personal financial information online or over the phone and you have not been working with this person and/or do not know them.

How to Report a Scam - do one of the following:

- Go to www.preventloanscams.org and fill out the Loan Modification Scam Prevention Network's (LMSN) complaint form online and get more information on how to fight back. Note: you can also fill out this form and send to the fax number/e-mail/address (your choice!) on the back of the form.
- Call 1(888)995-HOPE (4673) and tell the counselor about your situation and that you believe you got scammed or know of a scam.



UNIFORM BORROWER ASSISTANCE FORM

If you are experiencing a temporary or long-term hardship and need help, you must complete and submit this form along with other required documentation to be considered for available solutions. On this page, you must disclose information about (1) you and your intentions to either keep or transition out of your home; (2) the property's status; (3) bankruptcy; and (4) your credit counseling agency.

On Page 2, you must disclose information about all of your income, expenses and assets. Page 2 also lists the required income documentation that you must submit in support of your request for assistance. Then on Page 3, you must complete the Hardship Affidavit in which you disclose the nature of your hardship. The Hardship Affidavit informs you of the required documentation that you must submit in support of your hardship claim.

NOTICE: In addition, when you sign and date this form, you will make important certifications, representations and agreements, including certifying that all of the information in this Borrower Assistance Form is accurate and truthful and any identified hardship has contributed to your submission of this request for mortgage relief.

REMINDER: The Borrower Response Package you need to return consists of: (1) this completed, signed and dated Borrower Assistance Form; (2) completed and signed IRS Form 4506T-EZ (4506T for self-employed borrowers or borrowers with rental income); (3) required income documentation; and (4) required hardship documentation.

Loan Number _____ (usually found on your monthly mortgage statement)
Servicer's Name _____

I want to: Keep the Property Vacate the Property Sell the Property Undecided

The property is currently: My Primary Residence A Second Home An Investment Property

The property is currently: Owner Occupied Renter Occupied Vacant

BORROWER		CO-BORROWER	
BORROWER'S NAME		CO-BORROWER'S NAME	
SOCIAL SECURITY NUMBER	DATE OF BIRTH	SOCIAL SECURITY NUMBER	DATE OF BIRTH
HOME PHONE NUMBER WITH AREA CODE		HOME PHONE NUMBER WITH AREA CODE	
CELL OR WORK NUMBER WITH AREA CODE		CELL OR WORK NUMBER WITH AREA CODE	

MAILING ADDRESS

PROPERTY ADDRESS (IF SAME AS MAILING ADDRESS, JUST WRITE SAME)		EMAIL ADDRESS
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Is the property listed for sale? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, what was the listing date? _____ If property has been listed for sale, have you received an offer on the property? <input type="checkbox"/> Yes <input type="checkbox"/> No Date of Offer: _____ Amount of Offer: \$ _____ Agent's Name: _____ Agent's Phone Number: _____ For Sale by Owner? <input type="checkbox"/> Yes <input type="checkbox"/> No	Have you contacted a credit-counseling agency for help? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please complete the counselor contact information below: Counselor's Name: _____ Agency's Name: _____ Counselor's Phone Number: _____ Counselor's Email Address: _____
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Do you have condominium or homeowner association (HOA) fees? <input type="checkbox"/> Yes <input type="checkbox"/> No Total monthly amount: \$ _____	Name and address that fees are paid to: _____
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Have you filed for bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No if yes:	<input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13
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if yes, what is the Filing Date: _____	Has your bankruptcy been discharged? <input type="checkbox"/> Yes <input type="checkbox"/> No	Bankruptcy case number: _____
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is any Borrower an active duty service member? Has any Borrower been deployed away from his/her primary residence or received a permanent change of station order? Is any Borrower the surviving spouse of a deceased service member who was on active duty at the time of death?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No
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UNIFORM BORROWER ASSISTANCE FORM



Monthly Household Income		Monthly Household Expenses and Debt Payments		Household Assets (associated with the property and/or borrower(s) excluding retirement funds)	
Gross wages	\$	First Mortgage Payment	\$	Checking Account(s)	\$
Overtime	\$	Second Mortgage Payment	\$	Checking Account(s)	\$
Child Support / Alimony*	\$	Homeowner's Insurance	\$	Savings / Money Market	\$
Non-taxable social security / SSDI	\$	Property Taxes	\$	CDs	\$
Taxable SS benefits or other monthly income from annuities or retirement plans	\$	Credit Cards / Installment Loan(s) (total minimum payment per month)	\$	Stocks / Bonds	\$
Tips, commissions, bonus and self-employed income	\$	Alimony, child support payments	\$	Other Cash on Hand	\$
Rents Received	\$	Car Lease Payments	\$	Other Real Estate (estimated value)	\$
Unemployment Income	\$	HOA/Condo Fees/Property Maintenance	\$	Other	\$
Food Stamps/Welfare	\$	Mortgage Payments on other properties	\$		\$
Other	\$	Other	\$		\$
Total (Gross Income)	\$	Total Household Expenses and Debt Payments	\$	Total Assets	\$

Any other liens (mortgage liens, mechanics liens, tax liens, etc.)

Lien Holder's Name	Balance and Interest Rate	Loan Number	Lien Holder's Phone Number

Required Income Documentation

<input type="checkbox"/> Do you earn a salary or hourly wage? For each borrower who is a salaried employee or paid by the hour, include paystub(s) reflecting the most recent 30 days' earnings and documentation reflecting year-to-date earnings, if not reported on the paystubs (e.g. signed letter or printout from employer).	<input type="checkbox"/> Are you self-employed ? For each borrower who receives self-employed income, include a complete, signed individual federal income tax return and, as applicable, the business tax return; AND either the most recent signed and dated quarterly or year-to-date profit/loss statement that reflects activity for the most recent three months; OR copies of bank statements for the business account for the last two months evidencing continuation of business activity.
<input type="checkbox"/> Do you have any additional sources of income? Provide for each borrower as applicable: "Other Earned Income" such as bonuses, commissions, housing allowance, tips, or overtime: <input type="checkbox"/> Reliable third-party documentation describing the amount and nature of the income (e.g., paystub, employment contract or printouts documenting tip income). Social Security, disability or death benefits, pension, public assistance, or adoption assistance: <input type="checkbox"/> Documentation showing the amount and frequency of the benefits, such as letters, exhibits, disability policy or benefits statement from the provider, and <input type="checkbox"/> Documentation showing the receipt of payment, such as copies of the two most recent bank statements showing deposit amounts. Rental income: <input type="checkbox"/> Copy of the most recent filed federal tax return with all schedules, including Schedule E—Supplement Income and Loss. Rental income for qualifying purposes will be 75% of the gross rent you reported reduced by the monthly debt service on the property, if applicable; or <input type="checkbox"/> If rental income is not reported on Schedule E – Supplemental Income and Loss, provide a copy of the current lease agreement with either bank statements or cancelled rent checks demonstrating receipt of rent. Investment income: <input type="checkbox"/> Copies of the two most recent investment statements or bank statements supporting receipt of this income. Alimony, child support, or separation maintenance payments as qualifying income:* <input type="checkbox"/> Copy of divorce decree, separation agreement, or other written legal agreement filed with a court, or court decree that states the amount of the alimony, child support, or separation maintenance payments and the period of time over which the payments will be received, and <input type="checkbox"/> Copies of your two most recent bank statements or other third-party documents showing receipt of payment.	

*Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered for repaying this loan.

UNIFORM BORROWER ASSISTANCE FORM

HARDSHIP AFFIDAVIT

I am requesting review of my current financial situation to determine whether I qualify for temporary or permanent mortgage loan relief options. Date Hardship Began is:

I believe that my situation is:

- Short-term (under 6 months) Medium-term (6-12 months) Long-term or Permanent Hardship (greater than 12months)

I am having difficulty making my monthly payment because of reasons set forth below:

(Please check the primary reason and submit required documentation demonstrating your primary hardship)

If Your Hardship is:	Then the Required Hardship Documentation is:
<input type="checkbox"/> Unemployment	<input type="checkbox"/> No hardship documentation required
<input type="checkbox"/> Reduction in Income: a hardship that has caused a decrease in your income due to circumstances outside your control (e.g., elimination of overtime, reduction in regular working hours,a reduction in base pay)	<input type="checkbox"/> No hardship documentation required
<input type="checkbox"/> Increase in Housing Expenses: a hardship that has caused an increase in your housing expenses due to circumstances outside your control	<input type="checkbox"/> No hardship documentation required
<input type="checkbox"/> Divorce or legal separation; Separation of Borrowers unrelated by marriage, civil union or similar domestic partnership under applicable law	<input type="checkbox"/> Divorce decree signed by the court; OR <input type="checkbox"/> Separation agreement signed by the court; OR <input type="checkbox"/> Current credit report evidencing divorce, separation, or non-occupying borrower has a different address; OR <input type="checkbox"/> Recorded quitclaim deed evidencing that the non-occupying Borrower or co-Borrower has relinquished all rights to the property.
<input type="checkbox"/> Death of a borrower or death of either the primary or secondary wage earner in the household	<input type="checkbox"/> Death certificate; OR <input type="checkbox"/> Obituary or newspaper article reporting the death
<input type="checkbox"/> Long-term or permanent disability; Serious illness of a borrower/co-borrower or dependent family member	<input type="checkbox"/> Proof of monthly insurance benefits or government assistance (if applicable); OR <input type="checkbox"/> written statement or other documentation verifying disability or illness; OR <input type="checkbox"/> Doctor's certificate of illness or disability; OR <input type="checkbox"/> Medical bills None of the above shall require providing detailed medical information.
<input type="checkbox"/> Disaster (natural or man-made) adversely impacting the property or Borrower's place of employment	<input type="checkbox"/> Insurance claim; OR <input type="checkbox"/> Federal Emergency Management Agency grant or Small Business Administration loan; OR <input type="checkbox"/> Borrower or Employer property located in a federally declared disaster area
<input type="checkbox"/> Distant employment transfer/Relocation	For active-duty service members: Notice of Permanent Change of Station (PCS) or actual PCS orders. For employment transfers/new employment: <input type="checkbox"/> Copy of signed offer letter or notice from employer showing transfer to a new employment location; OR <input type="checkbox"/> Pay stub from new employer; OR <input type="checkbox"/> If none of these apply, provide written explanation In addition to the above, documentation that reflects the amount of any relocation assistance provided, if applicable (not required for those with PCS orders).
<input type="checkbox"/> Business Failure	<input type="checkbox"/> Tax return from the previous year (including all schedules) AND <input type="checkbox"/> Proof of business failure supported by one of the following: <input type="checkbox"/> Bankruptcy filing for the business;OR <input type="checkbox"/> Two months recent bank statements for the business account evidencing cessation of business activity; OR <input type="checkbox"/> Most recent signed and dated quarterly or year-to-date profit and loss statement
<input type="checkbox"/> Other: a hardship that is not covered above	<input type="checkbox"/> Written explanation describing the details of the hardship and relevant documentation

Borrower/Co-Borrower Acknowledgement and Agreement

I certify, acknowledge, and agree to the following:

1. All of the information in this Borrower Assistance Form is truthful and the hardship that I have identified contributed to my need for mortgage relief.
2. The accuracy of my statements may be reviewed by the Servicer, owner or guarantor of my mortgage, their agent(s), or an authorized third party*, and I may be required to provide additional supporting documentation. I will provide all requested documents and will respond timely to all Servicer, or authorized third party*, communications.
3. Knowingly submitting false information may violate Federal and other applicable law.
4. If I have intentionally defaulted on my existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this request for mortgage relief or if I do not provide all required documentation, the Servicer may cancel any mortgage relief granted and may pursue foreclosure on my home and/or pursue any available legal remedies.
5. The Servicer is not obligated to offer me assistance based solely on the representations in this document or other documentation submitted in connection with my request.
6. I may be eligible for a trial period plan, repayment plan, or forbearance plan. If I am eligible for one of these plans, I agree that:
 - a. All the terms of this Acknowledgment and Agreement are incorporated into such plan by reference as if set forth in such plan in full.
 - b. My first timely payment under the plan will serve as acceptance of the terms set forth in the notice of the plan sent by the Servicer.
 - c. The Servicer's acceptance of any payments under the plan will not be a waiver of any acceleration of my loan or foreclosure action that has occurred and will not cure my default unless such payments are sufficient to completely cure my entire default under my loan.
 - d. Payments due under a trial period plan for a modification will contain escrow amounts. If I was not previously required to pay escrow amounts, and my trial period plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior waiver is revoked. Payments due under a repayment plan or forbearance plan may or may not contain escrow amounts. If I was not previously required to pay escrow amounts and my repayment plan or forbearance plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior escrow waiver is revoked.
7. A condemnation notice has not been issued for the property.
8. The Servicer or authorized third party* will obtain a current credit report on all borrowers obligated on the Note.
9. The Servicer or authorized third party* will collect and record personal information that I submit in this Borrower Response Package and during the evaluation process. This personal information may include, but is not limited to: (a) my name, address, telephone number, (b) my social security number, (c) my credit score, (d) my income, and (e) my payment history and information about my account balances and activity. I understand and consent to the Servicer or authorized third party*, as well as any investor or guarantor (such as Fannie Mae or Freddie Mac), disclosing my personal information and the terms of any relief or foreclosure alternative that I receive to the following:
 - a. Any investor, insurer, guarantor, or servicer that owns, insures, guarantees, or services my first lien or subordinate lien (if applicable) mortgage loan(s) or any companies that perform support services to them; and
 - b. The U.S. Department of Treasury, Fannie Mae and Freddie Mac, in conjunction with their responsibilities under the Making Home Affordable program, or any companies that perform support services to them.
10. I consent to being contacted concerning this request for mortgage assistance at any telephone number, including mobile telephone number, or email address I have provided to the Lender/Servicer/ or authorized third party*. By checking this box, I also consent to being contacted by text messaging.

Borrower Signature

Date

Co-Borrower Signature

Date

*An authorized third party may include, but is not limited to, a counseling agency, Housing Finance Agency (HFA) or other similar entity that is assisting me in obtaining a foreclosure prevention alternative.

Home Affordable Modification Program Government Monitoring Data Form



Information for Government Monitoring Purposes

The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. **You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may not discriminate either on the basis of this information, or on whether you choose to furnish it.** If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, the lender or servicer is required to note the information on the basis of visual observation or surname if you have made this request for a loan modification in person. If you do not wish to furnish the information, please check the box below.

BORROWER	CO-BORROWER	
<input type="checkbox"/> I do not wish to furnish this information	<input type="checkbox"/> I do not wish to furnish this information	
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African America <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African America <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	
To be completed by Servicers		Name/Address of Interviewer's Employer
This request was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet		
Servicer/Interviewer's Name (print or type) & ID Number Servicer/Interviewer's Signature Servicer/Interviewer's Phone Number (include area code)		
Loan Number: _____	Servicer/Interviewer's Fax Number (include area code)	Servicer/Interviewer's email address



Homeowner Financial Worksheet

Melani Schulte

Loan Number: 0568476861



	MONTHLY PAYMENT	BALANCE	NAME OF CREDITOR
Home Mortgage			
2nd Home Mortgage			
Auto Loan			
Auto Loan			
Creditor			
Student Loan			
Alimony / Support			
Child Care			
IRS			
Chapter 13			
Electricity			
Heating Fuel			Oil or Natural Gas
Water & Sewer			
Telephone			
Cable TV			
Auto Insurance			
Health Insurance			Paid directly (not by employer)
Life Insurance			Paid directly (not by employer)
Medical/Dental Expenses			
Homeowner's Insurance			Only list here if not in Mortgage
Real Estate Tax			Only list here if not in Mortgage
Personal Property Tax			
Groceries			
School Lunches			
Transportation, Parking, Tolls			
Clothing			
Dry Cleaning/Laundry			
Cell Phone			
Internet Service			
Homeowner's Association Dues			
Recreation / Spending Money			
Charitable Donations			
Other Expenses			
TOTAL MONTHLY EXPENSES			

HELP FOR AMERICA'S HOMEOWNERS.



Dodd-Frank Certification

The following information is requested by the federal government in accordance with the Dodd-Frank Wall Street Reform and Consumer Protection Act (Pub. L. 111-203). **You are required to furnish this information.** The law provides that no person shall be eligible to begin receiving assistance from the Making Home Affordable Program, authorized under the Emergency Economic Stabilization Act of 2008 (12 U.S.C. 5201 et seq.), or any other mortgage assistance program authorized or funded by that Act, if such person, in connection with a mortgage or real estate transaction, has been convicted, within the last 10 years, of any one of the following: (A) felony larceny, theft, fraud, or forgery, (B) money laundering or (C) tax evasion.

I/we certify under penalty of perjury that I/we have not been convicted within the last 10 years of any one of the following in connection with a mortgage or real estate transaction:

- (a) felony larceny, theft, fraud, or forgery,
- (b) money laundering or
- (c) tax evasion.

I/we understand that the servicer, the U.S. Department of the Treasury, or their agents may investigate the accuracy of my statements by performing routine background checks, including automated searches of federal, state and county databases, to confirm that I/we have not been convicted of such crimes. I/we also understand that knowingly submitting false information may violate Federal law.

This Certificate is effective on the earlier of the date listed below or the date received by your servicer.

Borrower Signature	Social Security Number	Date of Birth	Date
--------------------	------------------------	---------------	------

Co-Borrower Signature	Social Security Number	Date of Birth	Date
-----------------------	------------------------	---------------	------

Loan ID: 0568476861



How to Complete IRS Form 4506-T

Please refer to this checklist as you complete the IRS Form 4506T (Request for Transcript of Tax Return)

- Enter the borrower's name on line 1a.
- Enter the borrower's Social Security number on line 1b.
- Enter the Spouse's name on line 2a if a joint tax return was filed.
- Enter the spouse's Social Security number on line 2b if a joint tax return was filed.
- Enter the borrower's current name and address on line 3.
- Enter the borrower's previous address as listed on the last tax return filed on line 4 if different from the address entered on line 3.
- Enter the following information on line 5:

Shellpoint Mortgage Servicing
C/O CoreLogic, 4 First American Way, Santa Ana, CA 92707
866.418.4596 Participant # 300429 Mailbox ID: CoreLogic

- Enter 1040 on line 6 and check off the box for 6a.
- Enter 2015 and 2014 on line 9.
- Sign, date and enter a telephone number on the first signature line for the borrower.
- Skip the title line unless a/an corporation, partnership, estate, or trust.
- Spouse should sign and date on the second signature line if a joint tax return was filed.

Please note that this document will not be accepted by the IRS if there are alterations such as strikethrough, white outs initials, etc.

4506-T

Form 4506-T
 (Rev. September 2015)
 Department of the Treasury
 Internal Revenue Service

Request for Transcript of Tax Return

- Do not sign this form unless all applicable lines have been completed.
- Request may be rejected if the form is incomplete or illegible.
- For more information about Form 4506-T, visit www.irs.gov/form4506t.

OMB No. 1545-1872



Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946. If you need a copy of your return, use Form 4506, Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)
4 Previous address shown on the last return filed if different from line 3 (see instructions)

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.
--

Shellpoint Mortgage Servicing, C/O CoreLogic, 4 First American Way, Santa Ana, CA 92707, Participant# 300429, Mailbox ID: CoreLogic

Caution: If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

- 6 **Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ►
- a **Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days
 - b **Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days
 - c **Record of Account**, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days
- 7 **Verification of Nonfiling**, which is proof from the IRS that you did not file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days
- 8 **Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2011, filed in 2012, will likely not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

- 9 **Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately. | / / | / / | / / | / / | / /

Caution: Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. Note: For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T. See instructions.

Phone number of taxpayer on line 1a or 2a

Sign Here	Signature (see instructions)	Date
	Title (if line 1a above is a corporation, partnership, estate, or trust)	
	Spouse's signature	Date

Form 4506-T (Rev. 9-2015)

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-T and its instructions, go to www.irs.gov/form4506t. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

General Instructions

Caution: Do not sign this form unless all applicable lines have been completed.

Purpose of form. Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note: If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:

Mail or fax to:

Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address

Internal Revenue Service
RAIVS Team
Stop 6716 AUSC
Austin, TX 73301

512-460-2272

Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming

Internal Revenue Service
RAIVS Team
Stop 37106
Fresno, CA 93888

559-456-7227

Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia

Internal Revenue Service
RAIVS Team
Stop 6705 P-6
Kansas City, MO 64999

816-292-6102

Chart for all other transcripts

If you lived in or your business was in: **Mail or fax to:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address

Internal Revenue Service
RAIVS Team
P.O. Box 9941
Mail Stop 6734
Ogden, UT 84409

801-620-6922

Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin

Internal Revenue Service
RAIVS Team
P.O. Box 145500
Stop 2800 F
Cincinnati, OH 45250

859-669-3592

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P.O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note: If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party – Business.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.



You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed and returned to you if the box is unchecked.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-T but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Note: If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is:
Learning about the law or the form, 10 min.;
Preparing the form, 12 min.; and
Copying, assembling, and sending the form to the IRS, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see **Where to file** on this page.

**Property Taxes and Homeowners Insurance**

Please indicate if you have any past due property taxes and/or homeowners insurance

Tax

Amount Past Due:

Tax agency name:

Insurance

Amount Past Due:

Company name:



S-SFRECS20 L-2105 R-106
P6EA0700401976 - 505027670 I03952
MELANI SCHULTE
9811 W. CHARLESTON BLVD
STE 2-351
LAS VEGAS NV 89117-7528

Loan Number:	0568476861
Principal Balance:	\$128,870.89
Property:	1392 Echo Falls Ave Las Vegas, NV 89123

RECEIVED

DEC 15 2016

BY:.....

12/12/2016

ACT NOW! LAST CHANCE TO APPLY FOR THE HOME AFFORDABLE MODIFICATION AND FORECLOSURE ALTERNATIVES PROGRAMS!

Dear Borrower(s):

On December 30, 2016, the Home Affordable Modification Program (“HAMP”) and the Home Affordable Foreclosure Alternatives Program (“HAFA”) will be retired. This will be your last opportunity to apply for these programs. If approved for HAMP, you could be eligible for a reduced monthly payment and up to \$10,000 in performance incentives. If approved for HAFA, you will have an opportunity to exit your home and be relieved of the remaining mortgage debt through a short sale or a deed-in-lieu of foreclosure. HAFA provides eligible homeowners with \$10,000 in relocation assistance.

How to Apply

Call us today at 866-825-2174 to discuss your options and next steps. We will then send you a few forms to complete and return to us along with your financial documentation. This information will be used to evaluate your situation for eligibility.

Should you have any questions, you may contact Janequa Green-Billups directly at 888-557-9585 Monday through Thursday 8:00AM-6:00PM and Friday 8:00AM-5:00PM EST.

Si usted no entiende el contenido de esta carta, por favor contacte a uno de nuestros representantes que hablan español al número 866-825-2174.

Sincerely,

Shellpoint Mortgage Servicing

This is an attempt to collect a debt and any information obtained will be used for that purpose. This communication is from a debt collector.

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy.

Attention Servicemembers and Dependents: The federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including interest rate protections and prohibiting foreclosure under most circumstances during and twelve months after the servicemember's military or other service. Counseling for covered servicemembers is available from Military OneSource (800-342-9647) and the United States Armed Forces Legal Assistance or other similar agencies. For more information, please visit the Military OneSource website www.militaryonesource.mil/.

The following is a Spanish translation of the information previously provided:

Lea por favor las siguientes avisos importantes que puedan afectar sus derechos.

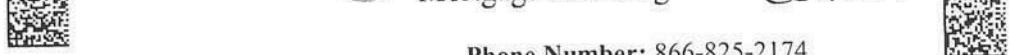
Esto es un intento de cobrar una deuda y cualquier información obtenida se utilizará para ello. Esta comunicación es de un cobrador de deudas.

Si usted es un cliente en situación de bancarrota o un cliente que ha recibido una descarga de bancarrota de la deuda: tenga en cuenta que este aviso es para informarle de la situación de su préstamo hipotecario. Este aviso no constituye una exigencia de pago ni un aviso de responsabilidad civil contra ninguno de los destinatarios de la presente notificación, que pudiese haber recibido un descargo de este tipo de deuda de conformidad con la legislación vigente sobre bancarrota o que pudiera ser objeto de suspensión automática en virtud de Sección 362 del Código de Bancarrota de los Estados Unidos. No obstante, puede ser una notificación de una posible aplicación de gravamen sobre la propiedad como garantía, que aún no ha sido descargada en su proceso de bancarrota.

Atención Miembros del Servicio Militar y Dependientes: Ley de Amparo Civil para miembros del servicio militar y ciertas leyes estatales proporcionan protecciones importantes para usted, incluyendo protecciones de tasas de interés y prohibiendo la ejecución hipotecaria bajo la mayoría de las circunstancias durante y doce meses después del miembro del servicio militar u otro servicio. Asesoramiento para militares con cobertura está disponible de Military OneSource (800-342-9647) y la Asistencia Legal de las Fuerzas Armadas de Estados Unidos o de otras agencias similares. Para más información por favor visite el sitio web de Military OneSource www.militaryonesource.mil/.



ECHO F



Phone Number: 866-825-2174

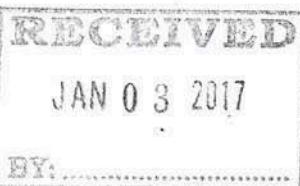
Fax: 866-467-1187

Email: Lossmitigation@shellpointmtg.com

S-SFRECS20 L-1070 R-106

P6GWA700302009 - 506372386 I08018

MELANI SCHULTE
9811 W. CHARLESTON BLVD
STE 2-351
LAS VEGAS NV 89117-7528



Loan Number:	0568476861
Principal Balance:	\$128,870.89
Property:	1392 Echo Falls Ave Las Vegas, NV 89123

12/22/2016

United States Department of Housing and Urban Development
Office of Housing
Servicemembers Civil Relief Act Notice Disclosure

Dear Borrower,

Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 501-596) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard)
- Reserve and National Guard personnel who have been activated and are on Federal Active Duty
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action

What Legal Protections are Servicemembers Entitled to Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above six percent during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within twelve months after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during, or within nine months after the servicemember's military service unless the creditor has obtained a court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does a Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders.

Please read the following important notices as they may affect your rights.



This is an attempt to collect a debt and any information obtained will be used for that purpose. This communication is from a debt collector.

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy.

Attention Servicemembers and Dependents: The federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including interest rate protections and prohibiting foreclosure under most circumstances during and twelve months after the servicemember's military or other service. Counseling for covered servicemembers is available from Military OneSource (800-342-9647) and the United States Armed Forces Legal Assistance or other similar agencies. For more information, please visit the Military OneSource website www.militaryonesource.mil/.

The following is a Spanish translation of the information previously provided:

Lea por favor las siguientes avisos importantes que puedan afectar sus derechos.

Este es un intento de cobrar una deuda y cualquier información obtenida se utilizará para ello. Esta comunicación es de un cobrador de deudas.

Si usted es un cliente en situación de bancarrota o un cliente que ha recibido una descarga de bancarrota de la deuda: tenga en cuenta que este aviso es para informarle de la situación de su préstamo hipotecario. Este aviso no constituye una exigencia de pago ni un aviso de responsabilidad civil contra ninguno de los destinatarios de la presente notificación, que pudiere haber recibido un descargo de este tipo de deuda de conformidad con la legislación vigente sobre bancarrota o que pudiera ser objeto de suspensión automática en virtud de la sección 362 del Código de Bancarrota de los Estados Unidos. No obstante, puede ser una notificación de una posible aplicación de gravamen sobre la propiedad como garantía, que aún no ha sido descargada en su proceso de bancarrota.

Atención Miembros del Servicio Militar y Dependientes: Ley de Amparo Civil para miembros del servicio militar y ciertas leyes estatales proporcionan protecciones importantes para usted, incluyendo protecciones de tasas de interés y prohibiendo la ejecución hipotecaria bajo la mayoría de las circunstancias durante y doce meses después del miembro del servicio militar u otro servicio. El consejo para militares con cobertura está disponible de Military OneSource (800-342-9647) y la Asistencia Legal de las Fuerzas Armadas de Estados Unidos o de otras agencias similares. Para más información por favor visite el sitio web de Military OneSource www.militaryonesource.mil/.

Mail: P.O. Box 10826
Greenville, SC 29603-0826
Facsimile: 866-467-1187
Phone: 866-825-2174
Email: Lossmitigation@shellpointmtg.com

- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.e.mil/content/locator.php>
- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.
- For your benefit and assistance, there are government-approved homeownership counseling agencies designed to help homeowners avoid losing their homes. To obtain a list of approved counseling agencies, please call (800) 569-4287.

Should you have questions, please contact Janequa Green-Billups with our office at 888-557-9585 who is your Specific Point of Contact who has been specially trained about protections of the SCRA. You may also visit our website at www.shellpointmtg.com.

Sincerely,

Shellpoint Mortgage Servicing